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Certificate of Notice Page 1 of 9

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

O Valuation of Security

O Assumption of Executory Contract or Unexpired Lease

O Lien Avoidance

Last revised: August 1, 2020

UNITED STATES BANKRUPTCY COURT

		District of	new Jersey		
In Re:	Diana L. Brooks		Case No.:		20-20904 JNP
		Debtor(s)	Judge:		JNP
		CHAPTER 13 PLA	N AND MOTION	S	
☐ Original	Included	✓ Modified/Notice F ☐ Modified/No Noti	•	Date:	10-13-2020
		THE DEBTOR HAS FILE CHAPTER 13 OF THE	ED FOR RELIEF I		
		YOUR RIGHTS MA	Y BE AFFECTE	D	
contains the Plan proposition your attorn written objective may be recomplished in the notice. See modification alone will a or modify a wishes to coprosecute:	te date of the confirmate bed by the Debtor to ey. Anyone who wish ection within the time duced, modified, or eleay be granted without the Notice. The Court re Bankruptcy Rule 30 in may take place solo avoid or modify the liest lien based on value contest said treatments same.	adjust debts. You should les to oppose any provision frame stated in the <i>Notic</i> iminated. This Plan may the further notice or hearing may confirm this plan, if 15. If this plan includes the ley within the chapter 13 m. The debtor need not for the collateral or to rect the must file a timely object.	n proposed by the diread these paper ion of this Plan of this Plan of the confirmed and there are no time motions to avoid a confirmation profile a separate moduce the interest interest in the confirmation and appear and the confirmation and th	e Debtor. This ers carefully or any motion ay be affected become bit objection is filled objector modify a licess. The plaction or adversate. An affect at the confirm	s document is the actual and discuss them with included in it must file and by this plan. Your claimeding, and included ited before the deadline tions, without further en, the lien avoidance or an confirmation order reary proceeding to avoid the tien creditor who mation hearing to
state whe	ther the plan includ	e of particular importar les each of the followin provision will be ineffe	g items. If an ite	em is checke	ed as "Does Not" or if
THIS PLAN					
	☑ DOES NOT CONT SET FORTH IN PAR		PROVISIONS. NO	ON-STANDA	RD PROVISIONS MUST
COLLATE	RAL, WHICH MAY R	THE AMOUNT OF A SE ESULT IN A PARTIAL F MOTIONS SET FORTH I	PAYMENT OR N	O PAYMENT	
		O A JUDICIAL LIEN OR NOTIONS SET FORTH I			JRCHASE-MONEY

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Initial Debtor(s)' Attorney	y <u>TGE</u> Initial Debto	r: DLB	Initial Co-Debtor
Part 1: Payment and L	ength of Plan		
T art 1. T ayment and E			
	nall pay \$200.00 Monthly to the sand \$610.00 monthly for 48		s, starting on October 1, 2020 for 60 months.
y Fu	nall make plan payments to th uture Earnings ther sources of funding (desc		lowing sources: and date when funds are available):
□ Sa □ Do	operty to satisfy plan obligationale of real property escription: roposed date for completion:	ons:	
D	efinance of real property: escription: roposed date for completion:		
D	oan modification with respect escription: roposed date for completion:	to mortgage encumbe	ering property:
e. ⊌ O Pl	an modification. ther information that may be i	mportant relating to th	pending the sale, refinance or ne payment and length of plan: survivor benefits in August of
Trustee and disbursed p	ection tection payments will be mad bre-confirmation to (creditection payments will be mad	tor).	to be paid to the Chapter 13 to be paid directly by the
	an, pre-confirmation to: (
Part 3: Priority Claims	(Including Administrative I	Expenses)	
a. All allowed priority	claims will be paid in full unle	ess the creditor agree	s otherwise:
Creditor McDowell Law PC	Type of Pr Attorney F	-	Amount to be Paid \$4,500.00
INCOOWEII LAW PC	Attorney i		φ4,500.00

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		· ·			
Check one: ✓ None ☐ The allow assigned to	repport Obligations assigned or or wed priority claims listed below a or is owed to a governmental urun 11 U.S.C.1322(a)(4):	are based on a d	omestic su	upport obligation	that has been
Creditor	Type of Priority	Claim Amo	unt	Amount to	he Paid
Orcaitor	Type of Thomas	Olaim 7 mol	unit	7 tillodift to	be i aid
Part 4: Secured C	laims				
	and Maintaining Payments or	-	-		on monthly
	debtor shall pay directly to the	creditor (outside	the Plan) ı	monthly obligatio	ns due after the
bankruptcy filing as	S follows: Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	
	to the Trustee (as part of the P pay directly to the creditor (outs		nthly oblig		the bankruptcy
The following claim purchase money so	excluded from 11 U.S.C. 506: [as were either incurred within 91 ecurity interest in a motor vehicle the petition date and secured by	0 days before the acquired for the	e petition o	use of the debto y interest in any o	r(s), or incurred other thing of
Name of Creditor	Collateral	Interest Rate	Amount of Claim		aid through the Plar Interest Calculation
1.) The de 1322(b)(2), the sec Collateral," plus int	valuation of security, Cram-do ebtor values collateral as indicate cured creditor shall be paid the a erest as stated. The portion of a aim. If a secured claim is identif	ed below. If the commount listed as to any allowed claim	claim may the "Value that exce	be modified unde of the Creditor Ir eds that value sh	er Section nterest in nall be treated

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

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			3				
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral		Total Amount to Be Paid
0 \ \	Usana tha Dahtan aat	-:		Diam			
		ains collateral and c narge the correspon		Pian, paym	ent of the fu	ıı amoun	. or the
- Currende	- NONE						
e. Surrende: Upon		ay is terminated as	to surrendere	ed collateral	only under 1	1 U.S.C.	362(a) an
		1 be terminated in a					
Creditor	Collateral to be Surrendered Value of Surrendered		Surrendered Collateral	Remain	ing Unsecure De		
Th Creditor Quicken Loa g. Secured (ne following secured	by the Plan ☐ NON d claims are unaffect - 105 Grand Ave.,	ted by the Pla	08084 NE	otal Amount to	ho Doid th	rough the Di
Creditor		Collateral		10	otal Amount to	be Paid th	ough the Pla
Part 5: Unse	ecured Claims	NONE					
o No	t congrately elecci	ified allowed non n	riority upocou	rod oloimo d	shall be poid		

Part 5:	Unsecured	Claims	NONE		
	a. Not separ		ified allowed non-priority unsecular \$ to be distributed <i>pro rat</i>		:
		Not less th	an percent		
	✓	Pro Rata o	listribution from any remaining fu	nds	
	b. Separatel	y classified	I unsecured claims shall be treat	ted as follows:	
Creditor			Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases X NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions X NONE

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NOTE: All plans containing motions must be served on all affected lienholders, together with local
form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR
3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed
with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Against the	Amount of Lien
----------	-------------------------	--------------	----------------	------------------------	-----------------------------------	-------------	----------------

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. $\slash\hspace{-0.4cm}\mathbb{Z}$ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
----------	------------	-------------------	---------------------------	----------------	---	---

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ✓ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

					Amount to be
			Total Collateral	Amount to be Deemed	Reclassified as
Creditor	Collateral	Scheduled Debt	Value	Secured	Unsecured

Part 8: Other Plan Provisions

- a. Vesting of Property of the Estate
 - ✓ Upon Confirmation
 - ☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

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	d. Post-Petition Claims	
	The Standing Trustee is □ is not authorize	ed to pay post-petition claims filed pursuant to 11 U.S.C.
Section	n 1305(a) in the amount filed by the post-petiti	· • · · · · · · · · · · · · · · · · · ·
Part 9	: Modification × NONE	
	: Modification of a plan does not require the ved in accordance with D.N.J. LBR 3015-2.	at a separate motion be filed. A modified plan must
	If this Plan modifies a Plan previously filed in Date of Plan being modified: 10-13-2020 .	this case, complete the information below.
Explair	n below why the plan is being modified:	Explain below how the plan is being modified:
the pro	o indicate that Quicken Loans holds a 1st mortgage perty at 105 Grand Ave., Stratford NJ 08084 and is ted by the plan.	
	hedules I and J being filed simultaneously with	n this Modified Plan? ☐ Yes ✓ No
Part 1	0: Non-Standard Provision(s): Signatures	
	Non-Standard Provisions Requiring Separate	Signatures:
	✓ NONE☐ Explain here:	
	Any non-standard provisions placed elsewhere	e in this plan are ineffective.
<u> </u>	•	-
Signat	tures	
The De	btor(s) and the attorney for the Debtor(s), if ar	y, must sign this Plan.
By sign	ing and filing this document, the debtor(s), if n	ot represented by an attorney, or the attorney for the
debtor(s) certify that the wording and order of the pro	visions in this Chapter 13 Plan are identical to Local Form,
Chapte	r 13 Plan and Motions, other than any non-sta	ndard provisions included in Part 10.
I certify	under penalty of perjury that the above is true	t.
Date:	October 13, 2020	s/ Diana L. Brooks
		Diana L. Brooks
Date	I	Debtor
Date:		Joint Debtor
	`	סוווג ספטנטו
5 .	Ostalism 40, 2000	-/Thomas O. Forest Fore
Date	October 13, 2020 /	s/ Thomas G. Egner, Esq.

/s/ Thomas G. Egner, Esq.
Thomas G. Egner, Esq.
Attorney for the Debtor(s)

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United States Bankruptcy Court District of New Jersey

In re: Case No. 20-20904-JNP

Diana L. Brooks Chapter 13

Debtor(s)

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 3 Date Rcvd: Oct 15, 2020 Form ID: pdf901 Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, #

the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was ##

undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2020:

Recip ID db Recipient Name and Address + Diana L. Brooks, 105 Grand Ave., Stratford, NJ 08084-1331	
· · · · · · · · · · · · · · · · · · ·	
cr + QUICKEN LOANS, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 191	03-1814
518972239 + American Express, Attn: Estate Information Services, PO Box 1338, Reynoldsburg, OH 43068-6338	
518966020 + Apex Asset Management, 2501 Oregon Pike, Suite 201, Lancaster, PA 17601-4890	
518966021 + Apex Asset Management, Attn: Bankruptcy Dept., PO Box 5407, Lancaster, PA 17606-5407	
518966022 + Arcadia Recovery Bureau, LLC, PO Box 6768, Wyomissing, PA 19610-0768	
518966023 + Athena Diagnostics, Inc, 200 Forest St., 2nd Floor, Marlborough, MA 01752-3023	
518966024 + Borough of Stratford, Attn: Tax Office, 307 Union Avenue, Stratford, NJ 08084-1313	
518966025 Bruce Kerensky DDS, 120 E. Evesham Rd., Glendora, NJ 08029-1361	
518966030 Citibank, N.A., 5800 S Corporate Pl., Sioux Falls, SD 57108-5027	
518966032 + Comprehensive Cancer & Hematology Spec., 705 White Horse Road, Suite D-105, Voorhees, NJ 08043-2468	
518966034 + Decker Homes Inc., 1684 Route 206, Southampton Township, NJ 08088-8836	
518966035 + Delaware River Port Authority, NJ E-ZPass, PO Box 4971, Trenton, NJ 08650-4971	
518987486 + Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541	
518966036 + Echelon Glen 2016 LLC, PO Box 958, Lakewood, NJ 08701-0958	
518966037 Equian, PO Box 34060, Dept. 74575038, Louisville, KY 40232-4060	
518966038 + Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241	
518966039 + Experian, PO Box 4500, Allen, TX 75013-1311	
518966040 + Fair Collections & Outsourcing, Attn: Bankruptcy Dept, 12304 Baltimore Ave Suite #E, Beltsville, MD 20705-1314	
518966041 Frost - Arnett, PO Box 198988, Portland, OR 97219	
518966043 + Jefferson Health, 833 Chestnut St., Suite 115, Philadelphia, PA 19107-4401	
Kennedy Medical Group Practice, P.C., PO Box 95000, CL#4570, Philadelphia, PA 19195-0001	
518966045 + Kennedy University Hospital, PO Box 13704, 30th St. Station, Philadelphia, PA 19101-3704	
518966046 Kresson View Center, 2601 Evesham Rd., Voorhees, NJ 08043-9509	
518966047 + LabCorp, PO Box 2240, Burlington, NC 27216-2240	
518966048 McKesson Patient Care Solutions, Inc., PO Box 645034, Pittsburgh, PA 15264-5034	
518966049 + Midland Credit Management, Inc., Po Box 2037, Warren, MI 48090-2037	
518966050 Montgomery Medical Equipment, PO Box 825543, Philadelphia, PA 19182-5543	
518966053 + NJ E-ZPass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971	
518966051 + Nationwide Recovery, 501 Shelley Dr Ste 300, Tyler, TX 75701-9553	
518979589 + Nelnet on behalf of College Assist, College Assist, PO Box 16358, St. Paul, MN 55116-0358	
518966054 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406	
518966055 PennCredit Corporation, PO Box 1259, Oaks, PA 19456-1259	
518966056 + Presbyterian Hospital PP, PO Box 824314, Philadelphia, PA 19182-4314	
518966057 #+ ProCo, P.O. Box 2462, Aston, PA 19014-0462	
+ Professional Pulmonary Service, 27 East Centre Street, Woodbury, NJ 08096-2429	
518966059 Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775	
518966061 + Radius Global Solutions, 7831 Glenroy Rd, Suite 250-A, Minneapolis, MN 55439-3117	
518966062 + Regional Women's Health Group, LLC, PO Box 536, Voorhees, NJ 08043-0536	
518966065 Rowan Medicine, PO Box 635, Bellmawr, NJ 08099-0635	
518966066 #+ Sklar Law, LLC, 1200 Laurel Oak Road, Suite 102, Voorhees, NJ 08043-4317	
518966067 + State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245	

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 518966068
 + Stephen J. Moschini, Counselor at Law, 40 Constitution Drive, Southampton, NJ 08088-9053

 518966069
 Studebaker Submetering, Inc., PO Box 580500, Charlotte, NC 28258-0500

 518966073
 + TransUnion, PO Box 2000, Chester, PA 19016-2000

518966074 + United Telemaanagement Corp, PO Box 145465, Cincinnati, OH 45250-5465

518966076 + Zeller & Wieliczko, LLP, Attn: Jeffrey P. Catalano, Esq., 120 Haddontowne Court, Cherry Hill, NJ 08034-3666

TOTAL: 47

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
smg		Oct 15 2020 21:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 15 2020 21:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518966019	+ Email/Text: bkrpt@retrievalmasters.com	Oct 15 2020 21:31:00	American Medical Collectin Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
518966026	+ Email/Text: clientrep@capitalcollects.com	Oct 15 2020 21:32:00	Capital Collection Services, Attn: Bankruptcy, Po Box 150, West Berlin, NJ 08091-0150
518966027	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 15 2020 22:18:13	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518966031	+ Email/Text: mediamanagers@clientservices.com	Oct 15 2020 21:31:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
518966033	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 15 2020 21:32:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St., Norwood, MA 02062-2679
518966042	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 15 2020 21:31:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518966029	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 15 2020 22:18:12	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518966052	+ Email/Text: electronicbkydocs@nelnet.net	Oct 15 2020 21:31:00	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
518966060	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 15 2020 21:32:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
518966063	Email/PDF: resurgentbknotifications@resurgent.com	Oct 15 2020 22:18:17	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518966064	+ Email/Text: bkrpt@retrievalmasters.com	Oct 15 2020 21:31:00	Retrieval Masters Creditors Bureau, Inc, 4 Westchester Plaza Suite 110, Elmsford, NY 10523-1615
518966070	+ Email/PDF: gecsedi@recoverycorp.com	Oct 15 2020 22:18:45	Synchrony Bank, c/o PRA Receivables Management, PO Box 41021, Norfolk, VA 23541-1021
518966071	+ Email/PDF: gecsedi@recoverycorp.com	Oct 15 2020 22:18:45	Synchrony Bank/ Walmart, PO Box 965024, Orlando, FL 32896-5024
518966072	+ Email/Text: bankruptcynotices@cbecompanies.com	Oct 15 2020 21:32:00	The CBE Group, Inc., 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
518966075	+ Email/Text: wfmelectronicbankruptcynotifications@verizo	nwireless.com Oct 15 2020 21:30:00	Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 17

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District/off: 0312-1 User: admin Page 3 of 3

Date Revd: Oct 15, 2020 Form ID: pdf901 Total Noticed: 64

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

518973158 *+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037

518966028 ##+ Care Centrix, P.O. Box 660, East Granby, CT 06026-0660

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2020 at the address(es) listed below:

Name Email Address

Denise E. Carlon

 $on\ behalf\ of\ Creditor\ QUICKEN\ LOANS\ \ LLC\ dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com$

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Robert Davidow

on behalf of Creditor QUICKEN LOANS LLC nj.bkecf@fedphe.com

Sherri Jennifer Smith

on behalf of Creditor QUICKEN LOANS LLC nj.bkecf@fedphe.com, nj.bkecf@fedphe.com

Thomas G. Egner

on behalf of Debtor Diana L. Brooks tegner@mcdowelllegal.com

tcuccuini@mcdowelllegal.com; Lwood@mcdowelllegal.com; kgresh@mcdowelllegal.com; kbrocious@mcdowelllegal.com; djamis and the contraction of the c

on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6